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8 **UNITED STATES DISTRICT COURT**
9 **WESTERN DISTRICT OF WASHINGTON**
10 **AT SEATTLE**
11

12 ROMUALD ZUCHOWSKI,

13 Plaintiff,

14 vs.

15 COMMUNITY LOAN SERVICING LLC
16 and any and all persons known or unknown
17 claiming an interest,

18 Defendants.
19
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21
22

CASE NO. 2:21-cv-00269

**COMMUNITY LOAN SERVICING, LLC'S
MOTION TO DISMISS PLAINTIFF'S
COMPLAINT FOR FAILURE TO STATE A
CLAIM UPON WHICH RELIEF CAN BE
GRANTED; MEMORANDUM OF POINTS
AND AUTHORITIES IN SUPPORT
THEREOF**

**NOTE ON MOTION CALENDAR: March 26,
2021**

23 COMES NOW, Community Loan Servicing, LLC ("CLS"), by and through its undersigned
24 counsel, and moves this Court for an order dismissing Romuald Zuchowski's ("Plaintiff") Complaint
25 ("Complaint") against it, with prejudice, pursuant to Federal Rule of Civil Procedure ("FRCP")
26 12(b)(6) for failure to state a claim upon which relief can be granted against CLS. CLS's Motion to
27 Dismiss ("Motion") is based upon the following memorandum of points and authorities and upon
28 any further briefing or oral argument that the Court may require.

MEMORANDUM OF POINTS AND AUTHORITIES

I.

INTRODUCTION

Through his complaint, Plaintiff seeks to quiet title to real property and “removing and forever barring [CLS] from any title claims to the subject property.” Plaintiff’s claim is premised on his contention that certain assignments of a deed of trust recorded against the subject property contain “fatal errors.”

Plaintiff’s claim to quiet title fails, as a matter of law because:

1. CLS does not allege that it holds “equity title” to the Property. Rather, CLS holds a lien against the Property in the form of a deed of trust.
2. Plaintiff does not allege that he paid the amounts owed under loan evidenced by the promissory note and deed of trust or even that he has the ability to pay.
3. Plaintiff lacks standing to challenge the assignments in question.
4. Plaintiff lacks standing to prosecute his claims because they are property of his bankruptcy estate.

Based on the foregoing, and as discussed in further detail below, Plaintiff’s complaint against CLS must be dismissed, with prejudice, for failure to state a claim upon which relief can be granted.

II.

STATEMENT OF FACTS

1. Plaintiff acquired title to the property commonly known as 931 S.32nd St., Renton, Washington 98055 [APN: 948576-0100] (“Property”) via a quitclaim deed recorded on December 15, 2004. *See* Complaint, p. 2, Section II, ¶ 1.

2. On December 10, 2004, Plaintiff signed a promissory note (“Note”) and deed of trust (“Deed of Trust”) in the original, principal amount of \$218,800 (the Note and Deed of Trust are collectively referred to herein as the “Loan.”). *See* Complaint, p. 2, Section II, ¶ 2 and Complaint, Exhibits “2” and “3.”

3. Assignments of the Deed of Trust were recorded against the Property on March 20, 2006, September 18, 2007, and August 14, 2017. *See* Complaint, Exhibits “9,” “10,” and “4,”

1 respectively.”

2 4. On June 6, 2019, Plaintiff filed a voluntary chapter 7 petition under Title 11 of the
3 United States Code as United States Bankruptcy Court for the Western District of Washington,
4 Seattle Division case number 19-12129-TWD (“Bankruptcy Case”). The Bankruptcy Case was
5 dismissed on October 21, 2019. A true and correct copy of the case docket from the Bankruptcy
6 Case is attached hereto as Exhibit “1.”

7 5. On June 19, 2020, Plaintiff filed his sworn bankruptcy schedules. Plaintiff did not
8 identify any potential claims in connection with the Note, Deed of Trust, or Loan in his bankruptcy
9 schedules. True and correct copies of Plaintiff’s sworn bankruptcy schedules are attached hereto as
10 Exhibit “2.”

11 6. On September 16, 2020, Bayview Loan Servicing, LLC changed its name to
12 Community Loan Servicing, LLC. A true and correct copy of the State of Delaware Certificate of
13 Amendment reflecting the name change is attached hereto as Exhibit “3.”¹

14 III.

15 DISCUSSION

16 A. The Standard for a Motion to Dismiss Under FRCP 12(b)(6).

17 The purpose of a motion to dismiss pursuant to Federal Rule of Civil Procedure (“FRCP”)
18 12(b)(6) is to test the legal sufficiency of the complaint. *N. Star Int’l v. Ariz. Corp. Comm’n*, 720
19 F.2d 578, 581 (9th Cir. 1983). Review is limited to the contents of the complaint. *Clegg v. Cult*
20 *Awareness Network*, 18 F.3d 752, 754 (9th Cir. 1994). However, exhibits attached to the complaint,
21 as well as matters of public record may be considered in determining whether dismissal was proper
22 without converting to the motion to one for summary judgment. See *Parks School of Business, Inc.*
23 *v. Symington*, 51 F.3d 1480, 1484 (9th Cir.1995); *Mack v. South Bay Beer Distributors, Inc.*, 798
24 F.2d 1279, 1282 (9th Cir.1986); *Emrich v. Touche Ross & Co.*, 846 F.2d 1190, 1198 (9th Cir. 1988).

25 In this case, the First, Second, and Third Notices of Discontinuance and the Judicial
26 Foreclosure Complaint are matters of public record, of which this Court may take judicial notice. As

27
28 ¹ CLS respectfully requests that the Court take judicial notice of the publicly available documents attached as
exhibits hereto pursuant to Federal Rule of Evidence 201.

1 such, these documents may be considered without converting the FRCP 12(b)(6) motion to a motion
2 for summary judgment. *See, e.g., Branch v. Tunnell*, 14 F.3d 449, 453-454 (9th Cir. 1994).

3 The purpose of a FRCP 12(b)(6) motion to dismiss for failure to state a claim upon which
4 relief can be granted is to test the legal sufficiency of a complaint so as to eliminate those actions
5 “which are fatally flawed in their legal premise and designated to fail, thereby sparing litigants the
6 burden of unnecessary pretrial and trial activity.” *Young v. City of St. Charles*, 244 F.3d 632, 627
7 (8th Cir. 2001) (quoting *Neitzke v. Williams*, 490 U.S. 319, 326-27 (1989)). A complaint must be
8 dismissed for failure to state a claim if it does not plead “enough facts to state a claim for relief that
9 is plausible on its face.” *Bell Atlantic Corp. v. Twombly*, 550 U.S. 544, 560 (2007) (abrogating the
10 traditional “no set of facts” standard set forth in *Conley v. Gibson*, 355 U.S. 41, 45-46 (1957)). A
11 petition need not provide specific facts to support its allegations, *Erickson v. Pardus*, 551 U.S. 89, 93
12 (2007) (per curiam), but “must include sufficient factual information to provide the ‘grounds’ on
13 which the claim rests, and to raise a right to relief above a speculative level.” *Schaaf v. Residential*
14 *Funding Corp.*, 517 F.3d 544, 549 (8th Cir. 2008), cert. denied, 129 S.Ct. 222 (2008) (quoting
15 *Twombly*, 550 U.S. at 555-56).

16 The FRCP 8 pleading standard demands more than “an unadorned, the defendant unlawfully
17 harmed me accusation.” *Ashcroft v. Iqbal*, 556 U.S. 662, 129 S.Ct. 1937, 1949, 173 L.Ed.2d 868
18 (2009) (citing *Twombly*, 550 U.S. at 555). A complaint that offers nothing more than naked
19 assertions will not suffice. To survive a motion to dismiss, a complaint must contain sufficient
20 factual matter, which if accepted as true, states a claim to relief that is “plausible on its face.” *Iqbal*,
21 129 S.Ct. at 1949. Facial plausibility exists if the pleader pleads factual content that allows the court
22 to draw the reasonable inference that the defendant is liable for the misconduct alleged. *Id.*
23 Plausibility does not equal “probability,” but plausibility requires more than a sheer possibility that a
24 defendant has acted unlawfully. *Id.* “Where a complaint pleads facts that are ‘merely consistent’
25 with a defendant’s liability, it ‘stops short of the line between possibility and plausibility of
26 ‘entitlement to relief.’” *Id.*

27 In deciding a motion to dismiss under FRCP 12(b)(6), the Court must construe the facts
28 alleged in the complaint in the light most favorable to the drafter of the complaint and the Court

1 must accept all well-pleaded factual allegations as true. *Schwartz v. U.S.*, 234 F.3d 428, 435 (9th Cir.
 2 2000). A dismissal under FRCP 12(b)(6) may be based on the lack of a cognizable legal theory or
 3 on the absence of sufficient facts alleged under a cognizable legal theory. *Navarro v. Block*, 250
 4 F.3d 729, 732 (9th Cir. 2001). The Court is not required “to accept as true, allegations that are
 5 merely conclusory, unwarranted deductions of fact, or unreasonable inferences.” *Sprewell v. Golden*
 6 *State Warriors*, 266 F. 3d 979, 988 (9th Cir. 2001). Courts will not “assume the truth of legal
 7 conclusions merely because they are cast in the form of allegations.” *Warren v. Fox Family*
 8 *Worldwide, Inc.*, 328 F.3d 1136, 1139 (9th Cir. 2003). Furthermore, courts will not assume that
 9 plaintiffs “can prove facts which [they have] not alleged, or that defendants have violated...laws in
 10 ways that have not been alleged.” *Assoc. Gen. Contractors of Cal., Inc. v. Cal. State Council of*
 11 *Carpenters*, 459 U.S. 519, 526 (1983).

12 **B. Plaintiff’s Claim to Quiet Title to the Property Must be Dismissed.**

13 **1. CLS Does Not Allege That it Holds “Equity Title” to the Property.**

14 Plaintiff contends that “CLS alleges to hold equity title of subject property by way of a
 15 Corporate Assignment of Deed of Trust.” However, CLS does not allege that it holds title or “equity
 16 title” to the Property. Rather, CLS holds a lien against the Property in the form of the Deed of Trust.
 17 Therefore, to the extent that Plaintiff’s claims are premised on his mistaken belief that CLS claims to
 18 hold title or “equity title” to the Property, they must be dismissed, with prejudice.

19 **2. Plaintiff Fails to Allege Tender of the Amounts Owed Under the Loan.**

20 To maintain a quiet title action against a mortgagee, a plaintiff must first pay the outstanding
 21 debt on which the subject mortgage is based. *See Evans v. BAC Home Loans Servicing LP*, No. C10-
 22 0656-RSM, 2010 WL 5138394, at *3 (W.D. Wash. 2010) (“Plaintiffs cannot assert an action to quiet
 23 title against a purported lender without demonstrating they have satisfied their obligations under the
 24 Deed of Trust.”). In *Evans*, Judge Martinez explained the basis for establishing a bright-line rule that
 25 a plaintiff may not use a quiet title action to void a lien:

26 “The logic of such a rule is overwhelming. Under a deed of trust, a
 27 borrower’s lender is entitled to invoke a power of sale if the borrower
 28 defaults on its loan obligations. As a result, the borrower’s right to the
 subject property is contingent upon the borrower’s satisfaction of loan

obligations. . . it would be unreasonable to allow a borrower to bring an action to quiet title against its lender without alleging satisfaction of those loan obligations.”

Id., at *4.

Here, Plaintiff does not allege that he paid the amounts owed under Loan or even that he has the ability to pay. Therefore, his quiet title claim fails as a matter of law and should be dismissed, with prejudice, and without leave to amend.

3. Plaintiff Lacks Standing to Challenge the Assignments.

Plaintiff’s claim to quiet title, which is premised on the failure of the assignments of the deed of trust, fails as a matter of law. Assignments are not required in Washington in order to enforce the terms of a deed of trust and the promissory note that it secures. Whether the assignment is properly executed or even executed at all does not affect the lender’s right to enforce the deed of trust based on the borrower’s breach of the loan terms. *See Trujillo v. Nw. Trustee Services, Inc.*, 181 Wn. App. 484, 496-502, 326 P.3d 768 (2014), *reversed in part*, 2015 WL 943982, 183 Wn.2d 820, 355 P.3d 1100 (Wash. Aug. 20, 2015); *In re Butler*, 512 B.R. 643, 656 (Bankr. W.D. WA 2014) (under the deed of trust act, “a security interest follows the obligation it secures,” and this is true whether the deed of trust was assigned properly or at all); *In re Jacobson*, 402 B.R. 359, 367 (Bankr. W.D. WA 2009) (“only the holder of the obligation secured by the deed of trust is entitled to foreclose.... [T]ransfer of the note carries with it the security, without any formal assignment or delivery”).

Further, even if Plaintiff could establish an argument supporting the alleged invalidity of an assignment, he could not challenge the assignment because, as an unrelated third party to the alleged transfer, Plaintiff lacks standing to enforce such agreements. *See Ogorsolka v. Residential Credit Solutions, Inc.*, No. 2:14-CV-00078-RSM, 2014 WL 2860742, at *8-9 (W.D. Wash. June 23, 2014):

“Plaintiffs do not allege that they were investors in a trust or a party to any purchase and sale agreement and as third party borrowers, they lack standing to enforce any terms of the pooling and services agreement ...”

Plaintiff is a third party to agreements related to the transfer of the Loan. Accordingly,

Plaintiff generally cannot enforce assignments of the Deed of Trust even assuming, *arguendo*, that an assignment was defective. *See, e.g., Ukpoma v. U.S. Bank Nat. Ass'n*, 2013 WL 1934172, *3 (E.D. Wash. May 9, 2013) (“Even assuming for the sake of argument that the assignments [of a deed of trust] were fraudulently executed, Plaintiff, as a third party, lacks standing to challenge them.”); *Borowski v. BNC Mortg., Inc.*, 2013 WL 4522253 (W.D. Wash. Aug. 27, 2013) (same); *Hummel v. Nw. Tr. Servs., Inc.*, 180 F. Supp. 3d 798, 806 (W.D. Wash. 2016) (citing *Andrews v. Countrywide Bank, NA*, 95 F. Supp. 3d 1298, 1301-02 (W.D. Wash. 2015) (collecting cases), *reconsideration denied*, No. C15-0428JLR, 2015 WL 12085856 (W.D. Wash. Apr. 7, 2015)). *See Gelinias v. U.S. Bank, NA*, No. 16-1468JLR, 2017 WL 553277, at *6 (W.D. Wash. Feb. 10, 2017), *reconsideration denied*, No. C16-1468JLR, 2017 WL 908218 (W.D. Wash. Mar. 7, 2017), *aff’d sub nom. Gelinias v. U.S. Bank for LSF9 Master Participation Tr.*, 713 F. App’x 637 (9th Cir. 2018) (Gelinases did not allege facts from which the court could reasonably infer that they would have to pay the debt twice); *Hayes v. Deutsche Bank Nat’l Tr. Co.*, No. 3:16- CV-05736-RJB, 2016 WL 7387101, at *3 (W.D. Wash. Dec. 21, 2016) (Court rejects argument that borrower was at real and genuine risk of paying the same debt twice when only supporting theory was allegedly improper assignment of loan documents).

Plaintiff does not allege that he is at risk of paying the same debt twice, and, regardless, the lien evidenced by the Deed of Trust does not depend on the validity of an assignment. Plaintiff’s allegations of purported defective assignments have no effect on the Deed of Trust, and, in any event, he lacks standing to challenge the validity of the assignments in the first place. Because no conceivable amendment will remedy these defects, Plaintiff’s claim to quiet title should be dismissed, with prejudice, and without leave to amend.

C. Plaintiff Lacks Standing to Prosecute His Claims Because They are Property of His Bankruptcy Estate.

Property of the bankruptcy estate includes causes of action belonging to a debtor as of the commencement of the bankruptcy case. *Cusano v. Klein* (2001) 264 F.3d 936, 945 (9th Cir.); *Sierra Switchboard Co. v. Westinghouse Elec. Corp.* (1986) 789 F.2d 705, 708 (9th Cir.). Thus, in the bankruptcy context, because the bankruptcy trustee controls the bankruptcy estate, it is the real

1 party in interest in the suits that belong to the estate. *Griffin v. Allstate Ins. Co.*, 920 F.Supp. 127,
 2 130 (C.D. Cal. 1996) [citing *Sierra Switchboard Co. v. Westinghouse Elec. Corp.*, 789 F.2d 705,
 3 708 n. 1 (9th Cir. 1986)]. Moreover, any property of the estate that was not scheduled remains
 4 property of the estate notwithstanding closure of the case. *Cloud v. Northrop Grumman Corp.*
 5 (1998) 67 Cal. App. 4th 995, 1003 (internal citations omitted). *See also* 11 U.S.C. § 554(d)
 6 (property of the estate that is not abandoned under 11 U.S.C. § 554 and that is not administered in
 7 the case remains property of the estate).

8 Here, Plaintiff claims that he holds title to the Property free and clear of the Deed of Trust
 9 based on certain invalid assignments recorded prior to the filing of his Bankruptcy Case. Thus, at
 10 the time that he filed his Bankruptcy Case, any interest that he had in the Property and any claims
 11 that he had against CLS, or its predecessors-in-interest, became property of his bankruptcy estate.
 12 Such interest and causes of action remain property of his bankruptcy estate because Plaintiff failed to
 13 schedule them. Consequently, only the bankruptcy trustee has standing to assert such interest and
 14 raise such claims and Plaintiff's Complaint should be dismissed, with prejudice, pursuant to FRCP
 15 12(b)(6).

16 IV.

17 CONCLUSION

18 The Complaint must be dismissed because it fails, in its entirety, to state any cause of action
 19 on which relief can be granted against CLS. CLS submits that the Complaint should be dismissed
 20 with prejudice because its defects cannot be cured by further amendment.

21 Dated: March 3, 2021

Respectfully Submitted,

22 MALCOLM ♦ CISNEROS, A Law Corporation

23 By: /s/ Nathan F. Smith
 24 Nathan F. Smith, WSBA #43160
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EXHIBIT 1

MEANSNO, DebtEd, Repeat, IneligNtc, CLOSED

**U.S. Bankruptcy Court
Western District of Washington (Seattle)
Bankruptcy Petition #: 19-12129-TWD**

Assigned to: Timothy W. Dore
Chapter 7
Voluntary
No asset

Date filed: 06/06/2019
Date terminated: 11/13/2019
Debtor dismissed: 10/21/2019
341 meeting: 07/02/2019 10:00 AM
Complaint Deadline: 09/03/2019

Debtor disposition: Dismissed for Other Reason

Debtor**Romuald Zuchowski**

PO Box 59142

Renton, WA 98058

KING-WA

SSN / ITIN: [REDACTED]

Tax ID / EIN: [REDACTED]

aka Roman Zuchowski**dba R and I Enterprises Services****dba Terrapax Inc**

represented by **Romuald Zuchowski**
PRO SE

Trustee**Nancy L James**

15008 63rd Dr SE

Snohomish, WA 98296

425-485-5541

represented by **Rory C Livesey**
Livesey Law Firm
600 Stewart St Ste 1908
Seattle, WA 98101-2656
206-441-0826
Email: rory@liveslaw.com

US Trustee**United States Trustee**


700 Stewart St Ste 5103

Seattle, WA 98101

(206) 553-2000

Filing Date	#	Docket Text
06/06/2019	<u>1</u> (21 pgs)	Chapter 7 Voluntary Petition, Individual . Statement of Financial Affairs due 6/21/2019. Schedules A-J due 6/21/2019. Summary of schedules due 6/21/2019. Chapter 7 Statement of Your Current Monthly Income and Means Test Calculation Form 122A-1 (12/15) Due: 6/21/2019. Incomplete Filings due by 6/21/2019. Filed by Romuald Zuchowski (MEH) Additional attachment(s) added on 6/7/2019 (DLP). (Entered: 06/06/2019)
06/06/2019	2	Meeting of Creditors & Notice of Appointment of Interim Trustee James, Nancy L with 341(a) meeting to be held on 7/2/2019 at 10:00 AM at US Courthouse, US Courthouse, Room 4107, 700 Stewart St, Seattle, WA 98101. Complaint Deadline: 9/3/2019. (Heuerman, Mari) (Entered: 06/06/2019)

06/06/2019		Receipt of Chapter 7 Filing Fee - \$335.00 by MH. Receipt Number 231338. (admin) (Entered: 06/07/2019)
06/06/2019	3	Social Security Number(s) of Debtor(s) Submitted. PDF only viewable by court. Filed by Romuald Zuchowski . (DLP) (Entered: 06/07/2019)
06/06/2019	4 (1 pg)	Certificate of Credit Counseling for Debtor . Filed by Romuald Zuchowski . (DLP) (Entered: 06/07/2019)
06/07/2019		** Repeat Filer ** for debtor Romuald Zuchowski Case Number 10-22673 , Chapter 11 filed in Washington Western Bankruptcy Court on 10/21/2010 , Dismissed for Other Reason on 08/01/2011; Case Number 11-21213 , Chapter 11 filed in Washington Western Bankruptcy Court on 09/22/2011 , Standard Discharge on 09/26/2018.(Admin) (Entered: 06/07/2019)
06/07/2019	5 (1 pg)	Notice of Deficient Filing . (DLP) (Entered: 06/07/2019)
06/07/2019	6 (2 pgs)	341 Meeting of Creditors Notice Sent to BNC for Mailing . (DLP) (Entered: 06/07/2019)
06/07/2019	7 (1 pg)	ORDER to Show Cause for Eligibility for Discharge . Show Cause hearing date is set for 7/3/2019 at 09:30 AM at Judge Dore's Courtroom, U.S. Courthouse, Room 8106. (DLP) (Entered: 06/07/2019)
06/07/2019	8 (2 pgs)	Debtor(s) Requirements to Send Documents to the Trustee. Sent to BNC for Mailing. (admin) (Entered: 06/07/2019)
06/09/2019	9 (5 pgs)	BNC Certificate of Mailing - Meeting of Creditors (Related document(s) 6 341 Meeting of Creditors Sent to BNC for Mailing). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/09/2019	10 (2 pgs)	BNC Certificate of Notice (Related document(s) 5 Notice of Deficient Filing). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/09/2019	11 (2 pgs)	BNC Certificate of Notice (Related document(s) 7 Order to Show Cause). Notice Date 06/09/2019. (Admin.) (Entered: 06/09/2019)
06/12/2019	12 (3 pgs)	BNC Certificate of Notice (Related document(s) 8 Notice of Required Documents). Notice Date 06/12/2019. (Admin.) (Entered: 06/12/2019)
06/19/2019	13 (42 pgs)	Balance of Schedules . Filed by Romuald Zuchowski . (Related document(s) 1 Chapter 7 Voluntary Petition). (DLP) (Entered: 06/20/2019)
06/19/2019	14 (12 pgs)	Chapter 7 Statement of Current Monthly Income Form 122A-1 , Chapter 7 Means Test Calculation Form 122A-2 . Filed by Romuald Zuchowski . (Related document(s) 1 Chapter 7 Voluntary Petition). (DLP) (Entered: 06/20/2019)
06/21/2019	15 (48 pgs)	Amending Schedules E/F (fee paid).. Filed by Romuald Zuchowski . (DLP) (Entered: 06/21/2019)
06/21/2019		Receipt of Amendment Filing Fee - \$31.00 by LC. Receipt Number 231462. (admin) (Entered: 06/22/2019)
06/28/2019	16	Request for Courtesy Notice of Electronic Filing . Filed by Lance E Olsen on

	(1 pg)	behalf of Courtesy NEF. (Olsen, Lance) (Entered: 06/28/2019)
07/03/2019		Minutes. Hearing Held 07/03/2019. Appearances: Romuald Zuchowski, Debtor; and his wife: Ivona Zuchowski. (related document(s): 7 Order to Show Cause for Eligibility for Discharge) Debtor is not eligible for discharge. Court will prepare order. (SDU) (Entered: 07/03/2019)
07/03/2019	17 (1 pg)	 PDF with attached Audio File. Court Date & Time [7/3/2019 9:37:28 AM]. File Size [7518 KB]. Run Time [00:20:53]. (7 Order to Show Cause for Eligibility for Discharge). (admin). (Entered: 07/03/2019)
07/03/2019	18 (12 pgs)	Debtor's Response to Order to Show Cause for Eligibility for Discharge (Related document(s) 7 Order to Show Cause). .. Filed by Romuald Zuchowski . (DLP) (Entered: 07/03/2019)
07/03/2019	19 (6 pgs)	Debtor's Motion to Reopen formerly Discharged Bankruptcy re: 11-21213 .. Filed by Romuald Zuchowski (DLP) (Entered: 07/03/2019)
07/08/2019	20 (1 pg)	ORDER Denying Entry of Debtor's Discharge (Related document(s) 7 Order to Show Cause). (DLP) (Entered: 07/08/2019)
07/09/2019		The trustee of this estate reports that the meeting of creditors was concluded and the trustee is investigating the existence and location of property of the estate not subject to exemptions or security interests. Debtor appeared. (James, Nancy) (Entered: 07/09/2019)
07/11/2019	21 (2 pgs)	BNC Certificate of Notice (Related document(s) 20 Order GENERIC). Notice Date 07/11/2019. (Admin.) (Entered: 07/12/2019)
07/16/2019		The duly appointed Chapter 7 Trustee, after reviewing the case docket and file and determining that no claims bar date has been fixed, hereby notifies the Clerk of the United States Bankruptcy Court that assets will be administered in the above captioned case. An appropriate notice should be given to creditors to file claims. Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/16/2019)
07/16/2019	22 (1 pg)	Notice to File Proof of Claim Due to Recovery of Assets. CLAIMS BAR DATE (Related document(s) Trustee's Notice of Assets on Case and Request to Set Claims Bar Date). Proof of Claims due by 10/21/2019 (admin) (Entered: 07/16/2019)
07/17/2019	23 (3 pgs)	Objection to Exemptions Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/17/2019)
07/19/2019	24 (4 pgs)	BNC Certificate of Notice (Related document(s) 22 Claims Bar Date). Notice Date 07/19/2019. (Admin.) (Entered: 07/19/2019)
07/30/2019	25 (4 pgs)	Application to Employ Rik Jones as Realtor .. Filed by Nancy L James on behalf of Nancy L James (James, Nancy) (Entered: 07/30/2019)
07/30/2019	26 (1 pg)	Declaration of <i>Rik Jones for employment</i> (Related document(s) 25 Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	27	Declaration of No Objection to <i>employment of realtor</i> (Related document(s) 25

	(1 pg)	Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	28 (1 pg)	Received UNSIGNED Order Forwarded to Chambers for Judge's Signature. Filed by James, Nancy. Related document 25 (Entered: 07/30/2019)
07/30/2019	29 (2 pgs)	Application to Employ Rory Livesey as Attorney .. Filed by Nancy L James on behalf of Nancy L James (James, Nancy) (Entered: 07/30/2019)
07/30/2019	30 (1 pg)	Declaration of No Objection <i>to employment of attorney</i> (Related document(s) 29 Motion to Employ)... Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 07/30/2019)
07/30/2019	31 (2 pgs)	Declaration of Attorney (Rory C. Livesey) of No Adverse Interest Under Bankruptcy Rule 2014 (Related document(s) 29 Motion to Employ)... Filed by Rory C Livesey on behalf of Nancy L James. (Livesey, Rory) (Entered: 07/30/2019)
07/30/2019	32 (2 pgs)	Received UNSIGNED Order Forwarded to Chambers for Judge's Signature. Filed by James, Nancy. Related document 29 (Entered: 07/30/2019)
07/31/2019	33 (2 pgs)	Ex Parte ORDER Granting Application to Employ Rory Livesey as Trustee's Attorney (Related Doc # 29) . (DLP) (Entered: 07/31/2019)
08/01/2019	34 (1 pg)	Ex Parte ORDER Granting Trustee's Application to Employ Rik Jones as Real Estate Agent (Related Doc # 25) . (DLP) (Entered: 08/01/2019)
08/16/2019	35 (1 pg)	Notice of Requirement to File Financial Management Course Certificate (admin) (Entered: 08/16/2019)
08/18/2019	36 (2 pgs)	BNC Certificate of Notice (Related document(s) 35 Notice to File Cert Fin Mgmt Course). Notice Date 08/18/2019. (Admin.) (Entered: 08/18/2019)
08/27/2019	37 (1 pg)	Request for Courtesy Notice of Electronic Filing . Filed by Lesley D Bohleber on behalf of Courtesy NEF. (Bohleber, Lesley) (Entered: 08/27/2019)
09/18/2019	38 (2 pgs)	Debtor's Motion to Voluntarily Dismiss Ch 7 Case. Certificate of Service . Filed by Romuald Zuchowski (DLP) (Entered: 09/18/2019)
09/26/2019	39 (2 pgs)	ORDER to Show Cause Why Case Should Not be Dismissed (Related document(s) 38 Motion to Dismiss Ch 7 11 12 9). Show Cause hearing date is set for 10/25/2019 at 09:30 AM at Judge Dore's Courtroom, U.S. Courthouse, Room 8106. Objections due by 10/18/2019. (DLP) Copy sent to Debtor via BNC (Entered: 09/26/2019)
09/28/2019	40 (3 pgs)	BNC Certificate of Notice (Related document(s) 39 Order to Show Cause). Notice Date 09/28/2019. (Admin.) (Entered: 09/28/2019)
10/21/2019		Creditor matrix uploaded/added 1 creditor(s). (admin) (Entered: 10/21/2019)
10/21/2019	41 (1 pg)	ORDER Dismissing Case (Related document(s) 39 Order to Show Cause). Sent to the BNC for mailing to pro se Debtor. (LWC) (Entered: 10/21/2019)
10/21/2019	42 (1 pg)	Notice of Dismissal. Sent to the BNC for mailing to all creditors . (LWC) (Entered: 10/21/2019)

10/22/2019	43	Minutes. Hearing Date: 10/25/2019. (related document(s): 39 Order to Show Cause Why Case Should Not be Dismissed) Order Dismissing Case entered 1/21/2019. Hearing will not be held. (SDU) (Entered: 10/22/2019)
10/22/2019		Chapter 7 Trustee's Report of No Distribution: I, Nancy L James, having been appointed trustee of the estate of the above-named debtor(s), report that this case was dismissed or converted. I have neither received any property nor paid any monies on account of this estate. I hereby certify that the chapter 7 estate of the above-named debtor(s) has been fully administered through the date of conversion or dismissal. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 0 months. Assets Abandoned (without deducting any secured claims): Not Applicable, Assets Exempt: Not Applicable, Claims Scheduled: Not Applicable, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): Not Applicable. Filed by Nancy L James on behalf of Nancy L James. (James, Nancy) (Entered: 10/22/2019)
10/23/2019	44 (4 pgs)	BNC Certificate of Notice (Related document(s) 42 Notice of Dismissal). Notice Date 10/23/2019. (Admin.) (Entered: 10/23/2019)
10/23/2019	45 (2 pgs)	BNC Certificate of Notice (Related document(s) 41 Order Dismissing Case). Notice Date 10/23/2019. (Admin.) (Entered: 10/23/2019)
11/13/2019		CLOSED CASE. Order Closing Case. An order dismissing has been entered by the Court, and notice of the dismissal has been given to the debtor(s) and all creditors and all other required documentation having been entered; therefore, IT IS ORDERED that the within case be and the same is hereby closed . Mark L. Hatcher, Clerk . (DLP) (Entered: 11/13/2019)

PACER Service Center			
Transaction Receipt			
03/02/2021 11:43:52			
PACER Login:	malcolmbk	Client Code:	
Description:	Docket Report	Search Criteria:	19-12129-TWD Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Headers: included Format: html Page counts for documents: included
Billable Pages:	4	Cost:	0.40

EXHIBIT 2

FILED

2019 JUN 19 PM 3:12

M. L. HATCHER, CLERK
U.S. BANKRUPTCY COURT
W.D. OF WA AT SEATTLEBY _____ DFP CLK ☒ Check if this is an
amended filing

Fill in this information to identify your case:

Debtor 1 Romuald Zuchowski
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 19-12129
(If known)

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your AssetsYour assets
Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)
- 1a. Copy line 55, Total real estate, from *Schedule A/B* \$ 855,000.00
- 1b. Copy line 62, Total personal property, from *Schedule A/B* \$ 14,850.00
- 1c. Copy line 63, Total of all property on *Schedule A/B* **\$ 869,850.00**

Part 2: Summarize Your LiabilitiesYour liabilities
Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)
- 2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D* \$ 0.00
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)
- 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F* \$ 0.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F* + \$ 655,000.00
- Your total liabilities** **\$ 655,000.00**

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)
- Copy your combined monthly income from line 12 of *Schedule I* \$ 6,008.00
5. *Schedule J: Your Expenses* (Official Form 106J)
- Copy your monthly expenses from line 22c of *Schedule J* \$ 5,873.00

Debtor 1

Romuald Zuchowski

First Name

Middle Name

Last Name

Case number (if known) **19-12129****Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.\$ 6008.00**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1 Romuald Zuchowski
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN District of WASHINGTON

Case number 19-12129

☒ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1. 15314 SE 20th Street
 Street address, if available, or other description

Bellevue WA 98007
 City State ZIP Code

King County
 County

What is the property? Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 792330-0270

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 670,000.00

Current value of the portion you own? \$ 379,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. 931 S 32nd Street
 Street address, if available, or other description

Renton WA 98055
 City State ZIP Code

King County
 County

What is the property? Check all that apply.

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: 948576-0100

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$ 480,000.00

Current value of the portion you own? \$ 273,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

1.3 **3512 NE 9th Street**
 Street address, if available, or other description

Renton **WA** **98056**
 City State ZIP Code

King County
 County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **\$ 360,000.00**
 Current value of the portion you own? **\$ 230,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Other information you wish to add about this item, such as local property identification number: **042500-0205**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ 855,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. Make: **VW**
 Model: **Passat**
 Year: **1996**
 Approximate mileage: **273000**
 Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **\$ 700.00**
 Current value of the portion you own? **\$ 700.00**

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make: **Toyota**
 Model: **Rav4**
 Year: **2000**
 Approximate mileage: **230000**
 Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? **\$ 3,000.00**
 Current value of the portion you own? **\$ 3,000.00**

☐ Check if this is community property (see instructions)

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

3.3. Make: Lexus
 Model: GS300
 Year: 2001
 Approximate mileage: 135000
 Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 3,500.00 \$ 3,500.00

☐ Check if this is community property (see instructions)

3.4. Make: Audi
 Model: A6
 Year: 1996
 Approximate mileage: 167000
 Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 2,000.00 \$ 2,000.00

☐ Check if this is community property (see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

4.1. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

4.2. Make: _____
 Model: _____
 Year: _____
 Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ _____ \$ _____

☐ Check if this is community property (see instructions)

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here

\$ 9,200.00

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe..... Appliances, furniture, china

\$ 1,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... TV, computers, printers, photo cameras

\$ 1,500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe..... books, photographs, art

\$ 500.00

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... sport equipment- skis, bicycles

\$ 300.00

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

\$ 0.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... shoes & clothes

\$ 400.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

\$ 0.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

\$ 0.00

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Give specific information.....

\$ 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 4,200.00

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured claims
or exemptions

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes Cash: \$ **35.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☐ Yes

Institution name:

17.1. Checking account:	<u>Chase</u>	\$ 1,380.00
17.2. Checking account:	<u>Ukrainian Federal Credit Union</u>	\$ 20.00
17.3. Savings account:	<u>Chase</u>	\$ 0.00
17.4. Savings account:	<u>Ukrainian Federal Credit Union</u>	\$ 15.00
17.5. Certificates of deposit:	_____	\$ _____
17.6. Other financial account:	_____	\$ _____
17.7. Other financial account:	_____	\$ _____
17.8. Other financial account:	_____	\$ _____
17.9. Other financial account:	_____	\$ _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes

Institution or issuer name:

_____	\$ _____
_____	\$ _____
_____	\$ _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☒ No

☐ Yes. Give specific
information about
them.....

Name of entity:	% of ownership:	
_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____
_____	<u>0%</u> %	\$ _____

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific
information about
them.....

Issuer name:

\$ _____
 \$ _____
 \$ _____

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each
account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

Western Metal & Industry Plan

\$ _____
 \$ **0.00**
 \$ _____
 \$ _____
 \$ _____
 \$ _____

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes

Issuer name and description:

\$ _____
 \$ _____
 \$ _____

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

 \$ _____

 \$ _____

 \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them....

 \$ _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them....

 \$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them....

 \$ _____

Money or property owed to you?

Current value of the portion you own?
 Do not deduct secured claims or exemptions

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____
 State: \$ _____
 Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

Alimony: \$ _____
 Maintenance: \$ _____
 Support: \$ _____
 Divorce settlement: \$ _____
 Property settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information.....

 \$ _____

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

	\$
	\$
	\$

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information.....

\$

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.

\$

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No

☐ Yes. Describe each claim.

\$

35. Any financial assets you did not already list

☒ No

☐ Yes. Give specific information.....

\$

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here



\$ **1,450.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☐ No

☐ Yes. Describe.....

\$

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☐ Yes. Describe.....

\$

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No

☐ Yes. Describe \$

41. Inventory

☐ No

☐ Yes. Describe \$

42. Interests in partnerships or joint ventures

☐ No

☐ Yes. Describe Name of entity: % of ownership: \$

43. Customer lists, mailing lists, or other compilations

☐ No

☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☐ No

☐ Yes. Describe \$

44. Any business-related property you did not already list

☐ No

☐ Yes. Give specific information \$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here →

\$ **0.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No

☐ Yes \$

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

48. Crops—either growing or harvested

☐ No

☐ Yes. Give specific information.....

\$ _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☐ No

☐ Yes.....

\$ _____

50. Farm and fishing supplies, chemicals, and feed

☐ No

☐ Yes.....

\$ _____

51. Any farm- and commercial fishing-related property you did not already list

☐ No

☐ Yes. Give specific information.....

\$ _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$ **0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

\$ _____

\$ _____

\$ _____

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$ **0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$ **855,000.00**

56. Part 2: Total vehicles, line 5

\$ **9,200.00**

57. Part 3: Total personal and household items, line 15

\$ **4,200.00**

58. Part 4: Total financial assets, line 36

\$ **1,450.00**

59. Part 5: Total business-related property, line 45

\$ **0.00**

60. Part 6: Total farm- and fishing-related property, line 52

\$ **0.00**

61. Part 7: Total other property not listed, line 54

+ \$ **0.00**

62. Total personal property. Add lines 56 through 61.

\$ **14,850.00**

Copy personal property total → + \$ **14,850.00**

63. Total of all property on Schedule A/B. Add line 55 + line 62.

\$ **869,850.00**

Fill in this information to identify your case:

Debtor 1	<u>Romuald Zuchowski</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Western District of Washington			
Case number (If known)	<u>19-12129</u>		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>Real Estate</u> Line from <i>Schedule A/B</i> : <u>1.1</u>	\$ <u>855,000.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: <u>Vehicles</u> Line from <i>Schedule A/B</i> : <u>1.2</u>	\$ <u>9,200.00</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: <u>Household Items</u> Line from <i>Schedule A/B</i> : <u>1.3</u>	\$ <u>4,200</u>	<input type="checkbox"/> \$ _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: _____ Line from Schedule A/B: _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

Fill in this information to identify your case:

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number **19-12129**
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☒ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
---	--	--

2.1	Describe the property that secures the claim: \$ _____ \$ _____ \$ _____
Creditor's Name	
Number Street	
City State ZIP Code	
Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply.
<input type="checkbox"/> Check if this claim relates to a community debt	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)
Date debt was incurred	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)
Last 4 digits of account number	<input type="checkbox"/> Judgment lien from a lawsuit
	<input type="checkbox"/> Other (including a right to offset) _____

2.2	Describe the property that secures the claim: \$ _____ \$ _____ \$ _____
Creditor's Name	
Number Street	
City State ZIP Code	
Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply.
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> At least one of the debtors and another	Nature of lien. Check all that apply.
<input type="checkbox"/> Check if this claim relates to a community debt	<input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)
Date debt was incurred	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)
Last 4 digits of account number	<input type="checkbox"/> Judgment lien from a lawsuit
	<input type="checkbox"/> Other (including a right to offset) _____

Add the dollar value of your entries in Column A on this page. Write that number here: \$ _____

Fill in this information to identify your case:

Debtor 1	Romuald Zuchowski		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Western District of Washington			
Case number (If known)	19-12129		

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims**1. Do any creditors have priority unsecured claims against you?**

- ☒ No. Go to Part 2.
☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name _____

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____

When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other: Specify _____

Is the claim subject to offset?

- ☐ No
☐ Yes

2.2

Priority Creditor's Name _____

Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____

Number _____ Street _____

When was the debt incurred? _____

City _____ State _____ ZIP Code _____

As of the date you file, the claim is: Check all that apply.

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
☐ Taxes and certain other debts you owe the government
☐ Claims for death or personal injury while you were intoxicated
☐ Other: Specify _____

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 1: Your PRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim: Priority amount Nonpriority amount

<div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Priority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number \$ \$ \$</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>
<div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Priority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number \$ \$ \$</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>
<div style="border: 1px solid black; height: 20px; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Priority Creditor's Name</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">Number Street</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">City State ZIP Code</div> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<div style="border-bottom: 1px solid black; margin-bottom: 5px;">Last 4 digits of account number \$ \$ \$</div> <div style="border-bottom: 1px solid black; margin-bottom: 5px;">When was the debt incurred?</div> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	Select Portfolio Servicing, Inc Inc Nonpriority Creditor's Name PO BOX 65250 Number Street Salt Lake City UT 84165 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>8 7 7 8</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Kane Cty Case # 10CH31229</u>	\$ 301,000.00
4.2	Bayview Loan Servicing, LLC Nonpriority Creditor's Name 4425 Ponce de Leon Blvd. 5th Floor Number Street Coral Gables, FL 33146 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>2 9 8 8</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Kane Cty Case # 10CH31229</u>	\$ 221,000.00
4.3	Chase Nonpriority Creditor's Name PO BOX 469030 Number Street Glendale CO 80246 City State ZIP Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>4 9 4 6</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Kane Cty Case # 10CH31229</u>	\$ 157,000.00

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

Trustee Corps

Nonpriority Creditor's Name

500 Union Street, Suite 620

Number Street

Seattle**WA****98101**

City

State

ZIP Code

Last 4 digits of account number **2 9 8 8**\$ **221,000.0**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify **Kane Cty Case # 10CH31229**

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Trustee Corps

Nonpriority Creditor's Name

17100 Gillette Ave

Number Street

Irving**CA****92614**

City

State

ZIP Code

Last 4 digits of account number **2 9 8 8**\$ **221,000.0**

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify **Kane Cty Case # 10CH31229**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Nonpriority Creditor's Name

Number Street

City

State

ZIP Code

Last 4 digits of account number _____

\$ _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☐ Yes

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Debtor 1

Romuald Zuchowski

First Name

Middle Name

Last Name

Case number (if known) **19-12129****Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claims from Part 1

6a. Domestic support obligations

6a. \$ 0.00

6b. Taxes and certain other debts you owe the government

6b. \$ 0.00

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0.00

6d. Other. Add all other priority unsecured claims. Write that amount here.

6d. + \$ 0.00

6e. Total. Add lines 6a through 6d.

6e. \$ 0.00

Total claim**Total claims from Part 2**

6f. Student loans

6f. \$ 0.00

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0.00

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0.00

6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6i. + \$ 855,000.00

6j. Total. Add lines 6f through 6i.

6j. \$ 855,000.00

Fill in this information to identify your case:

Debtor Romuald Zuchowski
First Name Middle Name Last Name

Debtor 2
 (Spouse if filing)
First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 19-12129
 (If known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.2	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.3	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.4	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	
2.5	Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ <u>6,800.00</u>	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>1,002.00</u>	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ <u>90.00</u>	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>1,092.00</u>	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>5,708.00</u>	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>300.00</u>	\$ _____
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ _____
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ _____
8e. Social Security	8e. \$ <u>0.00</u>	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ _____
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>300.00</u>	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>6,008.00</u>	\$ <u>6,008.00</u> = \$ <u>6,008.00</u>
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies		12. \$ <u>6,008.00</u> Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Your expenses**

5. Additional mortgage payments for your residence , such as home equity loans	5. \$ _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>100.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>100.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>50.00</u>
6d. Other. Specify: _____	6d. \$ _____
7. Food and housekeeping supplies	7. \$ _____
8. Childcare and children's education costs	8. \$ _____
9. Clothing, laundry, and dry cleaning	9. \$ _____
10. Personal care products and services	10. \$ _____
11. Medical and dental expenses	11. \$ _____
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ _____
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ _____
14. Charitable contributions and religious donations	14. \$ _____
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>110.00</u>
15d. Other insurance. Specify: _____	15d. \$ _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>sales tax</u>	16. \$ <u>50.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ _____
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ _____
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>2,723.00</u>
20b. Real estate taxes	20b. \$ _____
20c. Property, homeowner's, or renter's insurance	20c. \$ _____
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>200.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>50.00</u>

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

21. Other. Specify: _____

21. +\$ _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22a. \$ 5,873.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ _____

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ 5,873.00**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 6,008.00

23b. Copy your monthly expenses from line 22c above.

23b. -\$ 5,873.0023c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.23c. \$ 135.00**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1 Romuald Zuchowski
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 19-12129
 (If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
931 S 32nd Street Number Street Renton WA 98055 City State ZIP Code	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 From _____ To _____ City State ZIP Code
_____ Number Street _____ City State ZIP Code	From _____ To _____	<input type="checkbox"/> Same as Debtor 1 Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 From _____ To _____ City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No
☒ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 **Romuald Zuchowski**
 First Name Middle Name Last Name

Case number (if known) **19-12129**

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>21,000.00</u> \$ _____ \$ _____
For last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>95,797.00</u> \$ _____ \$ _____
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$ <u>82,923.00</u> \$ _____ \$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No
☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below	Gross income from each source (before deductions and exclusions)	Sources of income Describe below	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<u>rental income</u> \$ <u>8,500.00</u> \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	
For last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	<u>rental income</u> \$ <u>30,000.00</u> \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	<u>rental income</u> \$ <u>33,900.00</u> \$ _____ \$ _____	\$ _____ \$ _____ \$ _____	

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☒ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Date of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Creditor's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

	Date of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No☐ Yes. List all payments that benefited an insider.

	Date of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☒ No☐ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		
Case title _____ _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street City State ZIP Code			\$

Last 4 digits of account number: XXXX- - - -

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$
			\$
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
			\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		\$
Number Street		\$
		\$
City State ZIP Code		
Email or website address		
Person Who Made the Payment, if Not You		

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____ Email or website address _____ Person Who Made the Payment, if Not You _____	_____	\$ _____
	_____	\$ _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____
	_____	\$ _____

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____
Person Who Received Transfer _____ Number Street _____ _____ City State ZIP Code _____ Person's relationship to you _____		_____

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Name of Financial Institution Number Street City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		\$ _____
Name of Financial Institution Number Street City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____		\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution Number Street City State ZIP Code	Name Number Street City State ZIP Code	 	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No☐ Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Name of Storage Facility

Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

☐ No
☐ Yes**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No☐ Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

Number Street

Number Street

City State ZIP Code

City State ZIP Code

\$

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No☐ Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No
☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		<input type="checkbox"/> Pending
Court Name		<input type="checkbox"/> On appeal
Number Street		<input type="checkbox"/> Concluded
Case number	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☒ An officer, director, or managing executive of a corporation
☐ An owner of at least 5% of the voting or equity securities of a corporation

- ☐ No. None of the above applies. Go to Part 12.
☒ Yes. Check all that apply above and fill in the details below for each business.

Terrapax, Inc Business Name 931 S 32nd Street Number Street Renton WA 98055 City State ZIP Code	Describe the nature of the business Property Management Name of accountant or bookkeeper Dates business existed From 07/11/2016 To 06/19/2019	Employer identification number Do not include Social Security number or ITIN. EIN: 8 1 - 3 4 7 4 6 3 6
Business Name Number Street City State ZIP Code	Describe the nature of the business Name of accountant or bookkeeper Dates business existed From To	Employer identification number Do not include Social Security number or ITIN. EIN: -

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129**

Business Name _____ Number Street _____ _____ City State ZIP Code _____	Describe the nature of the business	Employer identification number Do not include Social Security number or ITIN
	Name of accountant or bookkeeper	EIN: _____
		Dates business existed
		From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name

MM/DD/YYYY

Number Street


City

State

ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

x 

Signature of Debtor 1

x _____

Signature of Debtor 2

Date 6/19/2019

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☐ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Romuald Zuchowski
First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Washington

Case number 19-12129
 (if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ No
- ☐ Yes

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ No
- ☐ Yes

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ No
- ☐ Yes

Creditor's name:

Description of property securing debt:

- ☐ Surrender the property.
- ☐ Retain the property and redeem it.
- ☐ Retain the property and enter into a *Reaffirmation Agreement*.
- ☐ Retain the property and [explain]: _____

- ☐ No
- ☐ Yes

Debtor 1

Romuald Zuchowski

First Name Middle Name Last Name

Case number (if known) **19-12129****Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes

Lessor's name:

☐ No

Description of leased property:

☐ Yes**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

6/19/19
MM / DD / YYYY

Date

MM / DD / YYYY

EXHIBIT 3

Delaware

The First State

Page 1

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF AMENDMENT OF "BAYVIEW LOAN SERVICING, LLC", CHANGING ITS NAME FROM "BAYVIEW LOAN SERVICING, LLC" TO "COMMUNITY LOAN SERVICING, LLC", FILED IN THIS OFFICE ON THE SIXTEENTH DAY OF SEPTEMBER, A.D. 2020, AT 8:54 O`CLOCK A.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF THE AFORESAID CERTIFICATE OF AMENDMENT IS THE TWENTY-EIGHTH DAY OF SEPTEMBER, A.D. 2020.

A handwritten signature of Jeffrey W. Bullock in black ink, written over a horizontal line.
Jeffrey W. Bullock, Secretary of State

3700808 8100
SR# 20207295191

You may verify this certificate online at corp.delaware.gov/authver.shtml

Authentication: 203677673
Date: 09-17-20

**STATE OF DELAWARE
CERTIFICATE OF AMENDMENT**

1. Name of Limited Liability Company: Bayview Loan Servicing, LLC

2. The Certificate of Formation of the limited liability company is hereby amended as follows:

Bayview Loan Servicing, LLC is changing its name to Community Loan Servicing, LLC effective September 28, 2020

IN WITNESS WHEREOF, the undersigned have executed this Certificate on the 29th day of July, A.D. 2020.

DocuSigned by:
By: Brian E. Bomstein
77E51620648D4B9...
Authorized Person(s)

Name: Brian E. Bomstein

Print or Type

State of Delaware
Secretary of State
Division of Corporations
Delivered 08:54 AM 09/16/2020
FILED 08:54 AM 09/16/2020
SR 20207295191 - File Number 3700808

CERTIFICATE OF SERVICE

I hereby certify that on March 3, 2021, I electronically filed the foregoing document:

COMMUNITY LOAN SERVICING, LLC'S MOTION TO DISMISS PLAINTIFF'S COMPLAINT FOR FAILURE TO STATE A CLAIM UPON WHICH RELIEF CAN BE GRANTED; MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT THEREOF

with the Clerk of the Court using the CM/ECF system and I hereby certify that I have mailed by United States Postal Service the document to the following on March 3, 2021:

Romuald Zuchowski
P.O. Box 59142
Renton, WA 98058

Dated: March 3, 2021

/s/ Christina Valenzuela

Christina Valenzuela

An employee of Malcolm ♦ Cisneros, ALC